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FROM: Jason R. Graff

PHONE: 602-382-6389

MESSAGE:

Attached is the Amendment and Reply to Office Action for Serial No. 10/032,588.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover):

8

CONFIRMATION NO.:

CLIENT MATTER NO.: 40655.3800

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Date: February 23, 2005 By Thermy Fitzgerald
Signature of Person Depositing Facsimile

PATENT**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicants:	Christina Chow, et al.	Docket No.	40655.3800
Serial No.:	10/032,588	Filing Date:	December 20, 2001
Group Art Unit:	3624	Examiner:	Steven R. Wasylchak
Title:	REAL-TIME BOKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD	Confirmation No.:	8373

AMENDMENT AND REPLY TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed January 13, 2005, wherein this Reply is filed within the shortened statutory period for reply, Applicants respectfully request entry of the amendments set forth below and consideration of the remarks that follow.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this paper.

REMARKS begin on page 5 of this paper.

AXP NO: TH200105204